

Federal Housing Assistance in Nevada

Introduction

According to a search of USAspending.gov¹, Nevada received approximately \$152.2 million in federal housing assistance grants in Fiscal Year (FY) 2019. This figure comprised about \$88.4 million in formula grants; \$62.8 million in project grants; and almost one million in block grants. Nevada received approximately \$1.5 billion in federally guaranteed/insured loans for housing assistance (including federally guaranteed home mortgage loans) and roughly \$6.2 million in direct loans from the federal government. Lastly, Nevada received approximately \$171.3 million in direct payments, the majority of which comprised Section 8 housing choice vouchers.

These figures add up to a total of roughly \$1.8 billion (\$1,842,559,643) in federal housing assistance in Nevada. Omitting the federally insured/guaranteed loans (as these are loans from private lenders insured/guaranteed by the federal government) leaves a total of about \$329.7 million in federal housing assistance from direct federal loans, direct payments, and grants.

Background

The objective of this policy brief is to determine how much federal housing assistance (loans, grants, and direct payments) Nevada receives. The data on loans and grants is available from USAspending.gov, the official source for spending data for the U.S. government.

This report takes a broad view of what constitutes “housing assistance.” Following a 2019 Congressional Research Service (CRS) report summarizing different types of federal housing assistance, the analysis includes rental housing assistance, such as Section 8 housing choice vouchers; funding for states and localities, such as community development block grants; and housing finance and homeownership assistance, such as Department of Veterans Affairs Loan Guarantees.² Some additional types of assistance are included, such as Continuum of Care homelessness assistance, grants for nursing home facilities for veterans, and home energy assistance programs for low-income households.

Following the categorization used by USAspending.gov, sources of federal housing assistance are divided into grants, direct payments, and loans. Tax subsidies are not included in this report.

Analysis

Methods³

All the Fiscal Year (FY) 2019 transactions associated with federal grants, loans, and direct payments awarded in Nevada were exported from USAspending.gov (N=16,099). Note that this may not represent the totality of federal assistance in Nevada for FY 2019: though data for the fourth quarter of 2019 were supposed to appear on the site by November 15, 2019, some data were added after that

date. The export was limited to prime awards; sub-awards were excluded. The data were exported on December 12, 2019; a zip file with the full extract is available [here](#).

There are some methodological challenges associated with isolating housing-related grants and loans on USAspending.gov. The federal spending transactions are not clearly categorized in a way that makes it easy to separate loans and grants by theme. Furthermore, according to a recent CRS report, “Users of USAspending.gov need to be aware that while search results may be useful for informing consideration of certain questions, these results may be incomplete or contain inaccuracies.”⁴ As such, a few additional sources were consulted to develop a targeted and reproducible method for searching for relevant federal assistance. See the appendix for further details of the data search process.

The award descriptions and Catalog of Federal Domestic Assistance (CFDA) titles were queried for a variety of keywords (see appendix for list of keywords) in order to identify grants, loans, and direct payments relevant to housing assistance. Several sources were consulted in order to identify keywords and specific programs for inclusion in the search. These include the Housing and Public Utilities section of Benefits.gov;⁵ the Center for Budget and Policy Priorities (CBPP) fact sheet on rental assistance;⁶ and a March 2019 CRS report on federal housing assistance types and policies.⁷

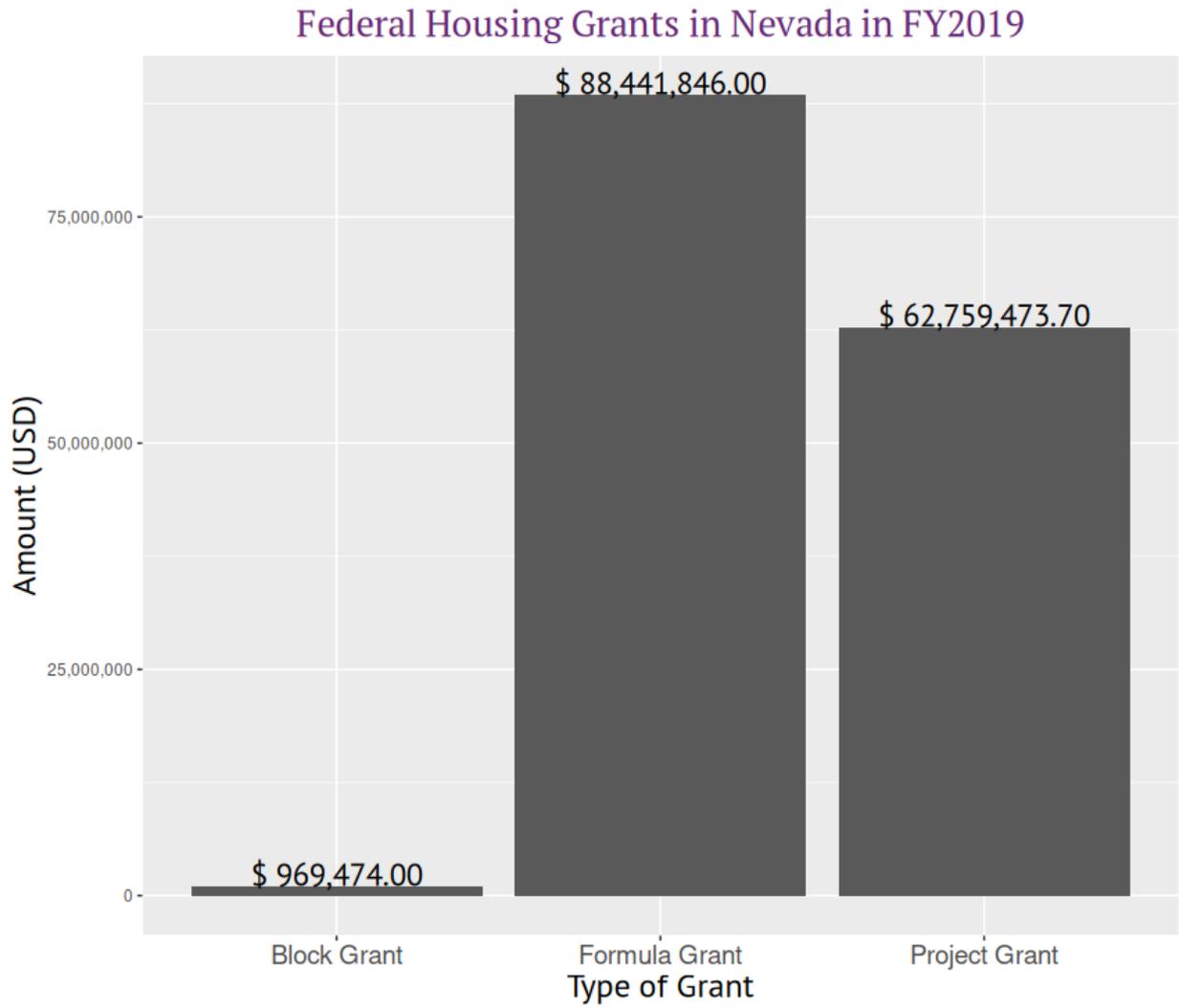
The results of this search (N=3,491 transactions) were individually screened for relevance. Additional exclusions mostly pertained to scientific research related to energy. The final sample included 452 transactions associated with grants, 2,716 transactions associated with loans, and 323 transactions associated with direct payments.

Results

Grants

Nevada received approximately \$152.2 million in federal housing assistance grants in FY 2019 (Figure 1). This number comprises about \$88.4 million in formula grants, \$62.8 million in project grants; and almost one million (\$969,474) dollars in block grants. Most of the grant-based federal assistance (roughly \$81.7 million) was received from the Department of Housing and Urban Development (HUD). Major HUD-funded grants included public and Indian housing (around \$16.6 million), community development block grants (CDBG; about \$15.4 million), and Indian housing block grants (approximately \$14.8 million).

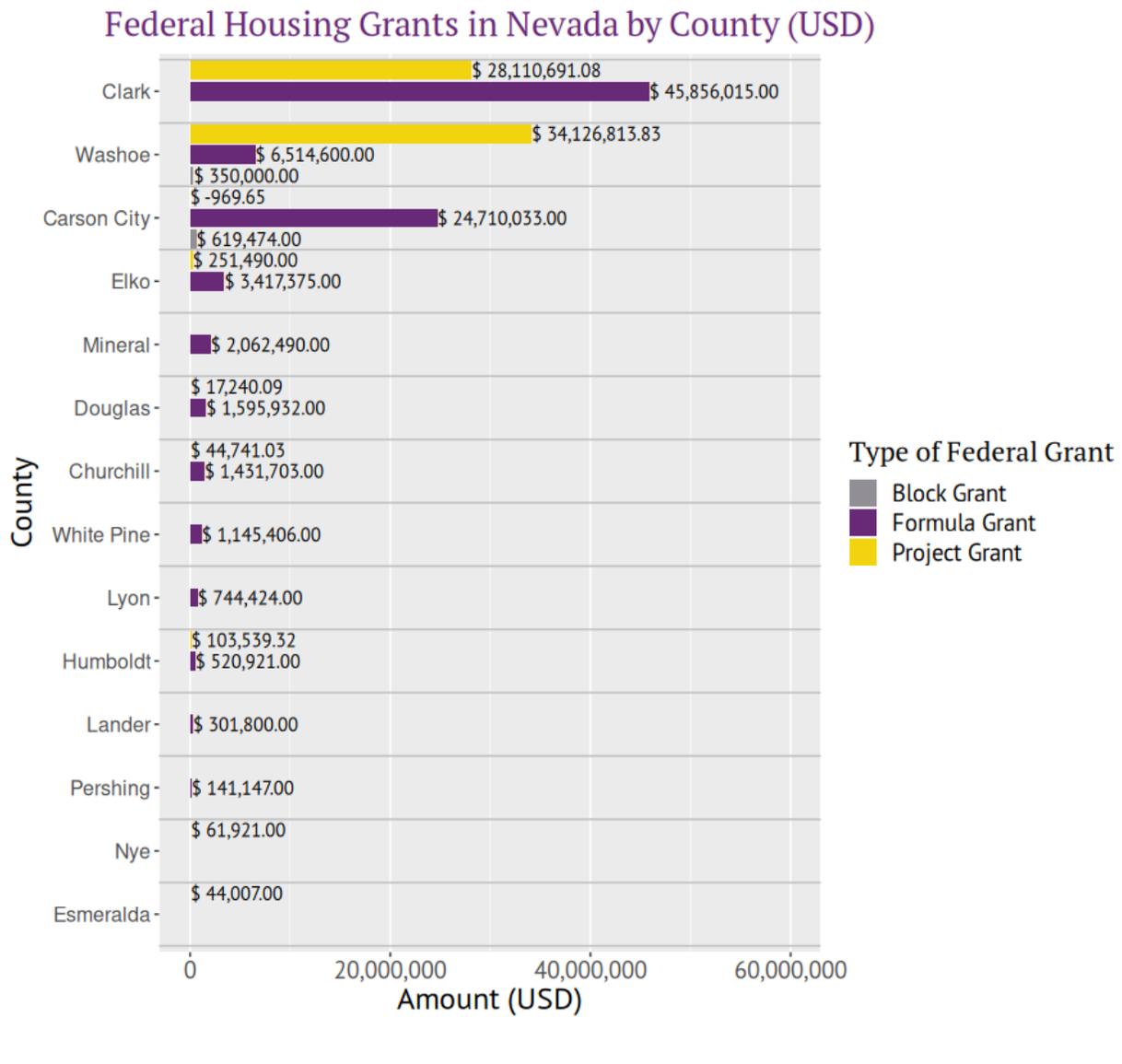
Figure 1. Federal Housing Assistance Grants in Nevada, FY 2019



Federal Grants Received by County⁸

Nevada’s three urban counties (Carson City, Clark County, and Washoe County) collectively received the greatest share of all federal grants for housing assistance statewide in FY 2019 (Figure 2), mostly in the form of formula grants.⁹ Clark County and Washoe County were the only counties for which project grants accounted for a substantial proportion of overall grants awarded.

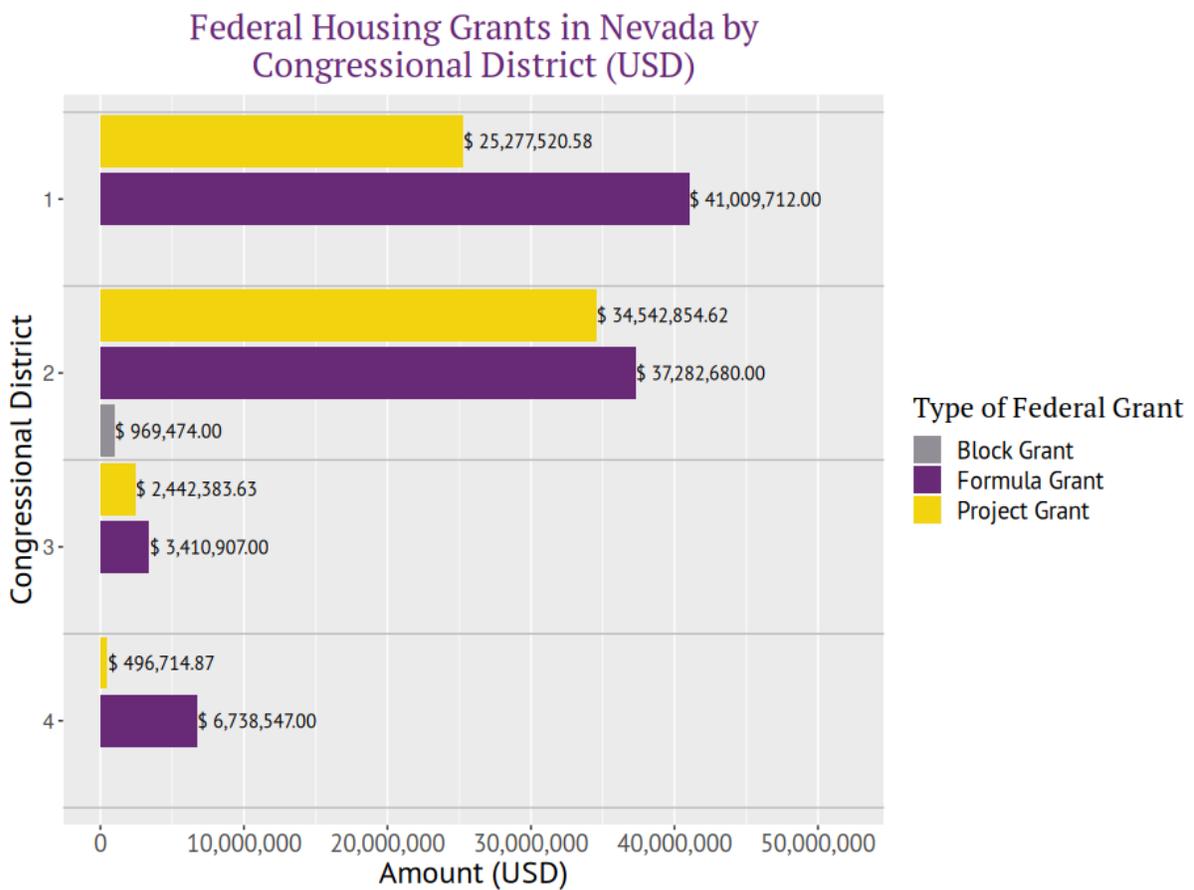
Figure 2. Federal Housing Grants in Nevada by County, FY 2019



Federal Grants Received by Congressional District

Nevada’s first and second congressional districts received the greatest share of federal grants for housing assistance in FY 2019 (Figure 3). The first and second districts, which contain Nevada’s largest urban areas (Carson City, Las Vegas, and Reno), received most of their grants from HUD for various forms of public housing and for community development block grants; the third district received most of its grant funding for veterans housing programs (including nursing home care); and the majority of the fourth district’s grant funding comprised Indian housing block grants and community development block grants.

Figure 3. Federal Housing Grants in Nevada by Congressional District, FY 2019

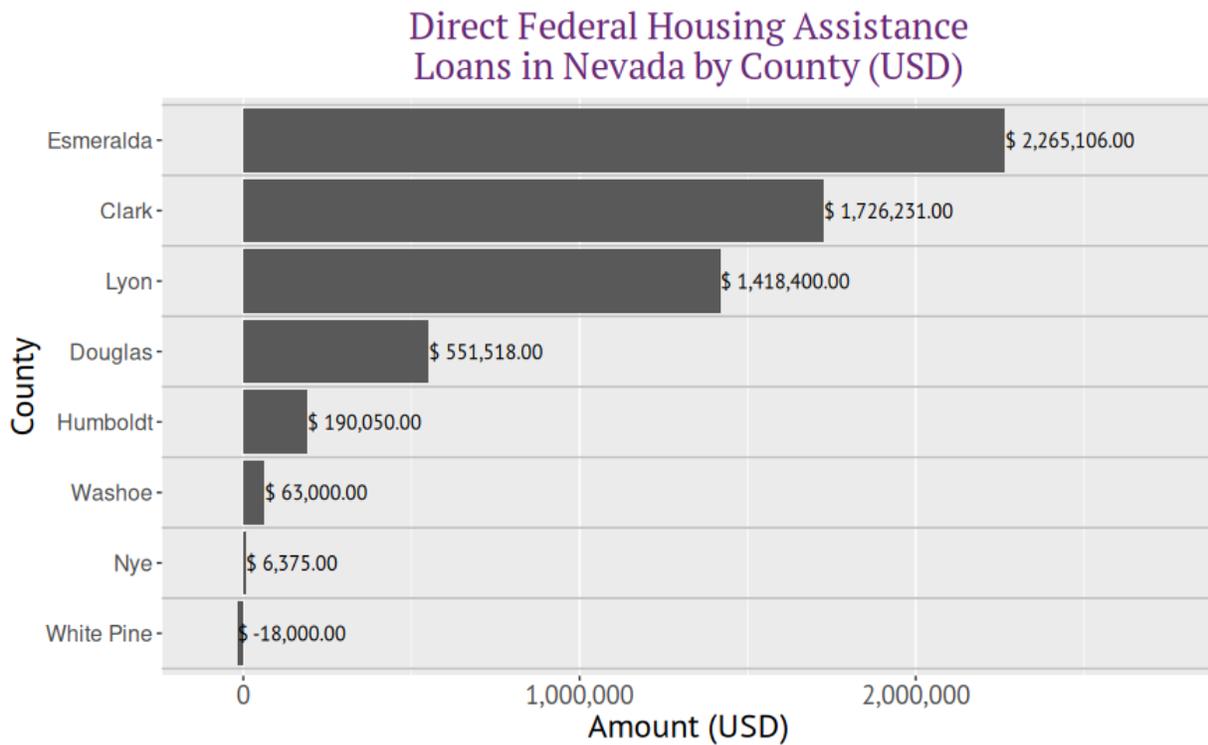


Loans

Results for loans are only presented by county, as many of the congressional district entries for loans were missing or not specified. Loan-related transactions included in the USAspending.gov database are classified as direct loans or as guaranteed/insured loans. Nevada received approximately \$1.5 billion in federally guaranteed/insured loans for housing assistance (including federally guaranteed home mortgage loans) and roughly \$6.2 million in direct loans from the federal government.

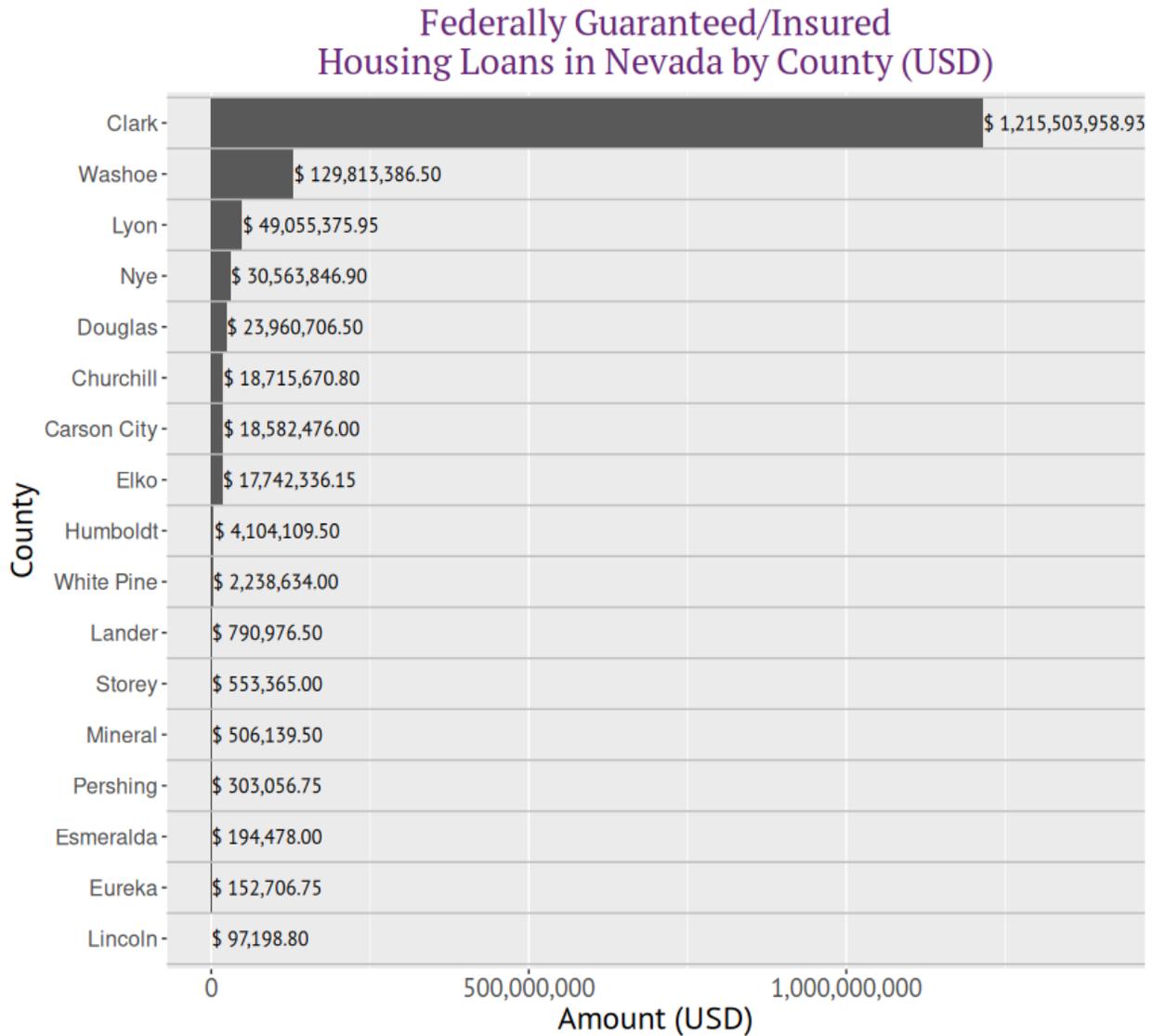
Esmeralda County received the greatest share of direct loans (Figure 4). These mostly comprised loans for very low-to-moderate income housing and housing repair. (See footnote 2 for an explanation of negative transaction values.) Counties not depicted in Figure 4 had no direct federal housing assistance loans reported on USAspending.gov.

Figure 4. Direct Federal Housing Assistance Loans in Nevada by County



Federally insured/guaranteed loans (loans from private lenders insured/guaranteed by the federal government) (Figure 5) comprised veterans' housing guaranteed and insured loans (about \$1.0 billion), single-family forward mortgages (approximately \$436.5 million), very-low-to-moderate income housing loans (around \$48.9 million), and home equity conversion mortgages (roughly \$2.7 million). Clark County received the greatest share of federally insured/guaranteed loans in the state by a large margin.

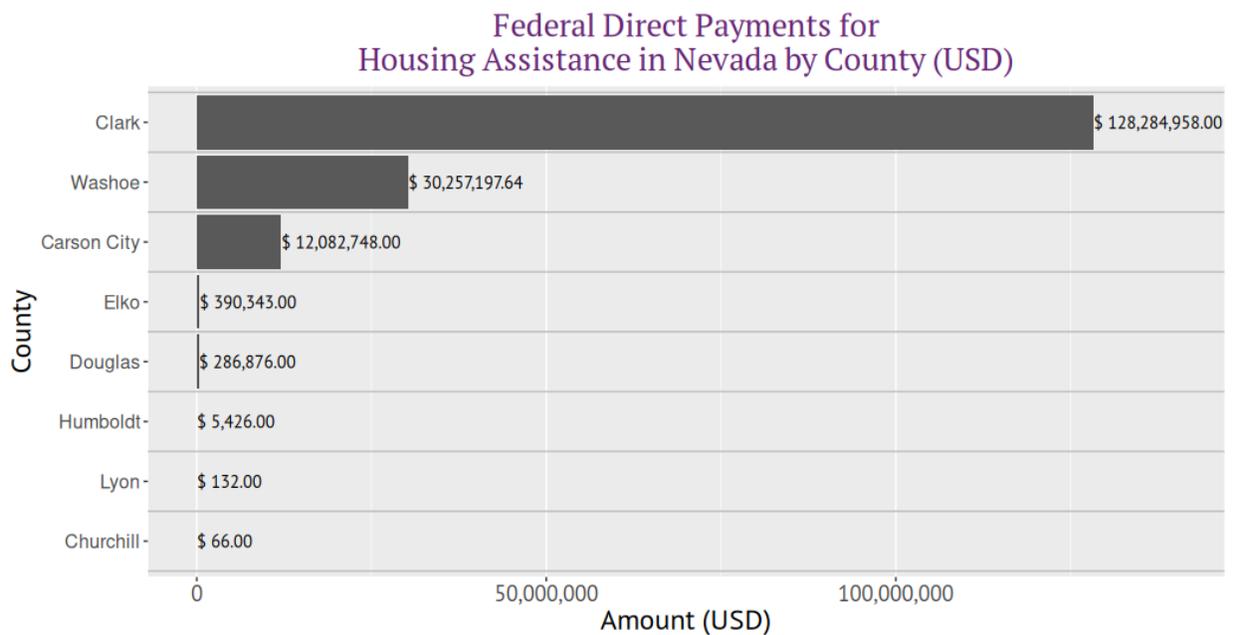
Figure 2. Federally Guaranteed/Insured Housing Loans in Nevada by County, FY 2019



Direct Payments

As with loans, federal direct payments are only presented by county, as many of the transactions from USAspending.gov did not specify congressional district. Clark County received the largest share of federal direct payments for housing assistance in Nevada in FY 2019. The most significant federal direct payments for housing assistance in Nevada were Section 8 housing choice vouchers (around \$144.1 million), Section 8 housing assistance payments program (about \$23.4 million), supportive housing for persons with disabilities (roughly \$1.5 million), specially adapted housing for disabled veterans (approximately \$1.3 million), and supportive housing for the elderly (around \$1.1 million). Counties not depicted in the figure had no federal direct payments for housing assistance reported on USAspending.gov. Nevada received approximately \$171.3 million in direct payments in FY 2019 (Figure 6).

Figure 6. Federal Direct Payments for Housing Assistance in Nevada by County, FY 2019



Conclusion and Future Research

This report provides a high-level summary of the federal grant, loan, and direct payment money received for housing assistance in Nevada in FY 2019. Nevada received a total of roughly \$1.8 billion (\$1,842,559,643) in federal housing assistance. Omitting the federally insured/guaranteed loans (as these are loans from private lenders insured/guaranteed by the federal government) leaves a total of about \$329.7 million in federal housing assistance from direct federal loans, direct payments, and grants.

There are many opportunities to expand on this work in a future project. Some potential extensions to the project include:

- taking an inventory of federal housing grants, loans, and tax credits available to the state of Nevada and classifying them according to factors such as funding agency and type of assistance (rental housing; assistance to state and local governments; assistance to homeowners);
- assessing whether Nevada is capitalizing on all potential federal housing assistance sources;
- comparing the federal loans and grants received by Nevada to those received by other states; and
- analyzing changes in federal housing assistance in Nevada over time.

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References

¹ USAspending.gov. "USAspending.Gov." Accessed December 16, 2019. <https://www.usaspending.gov/>

² McCarty, Maggie, Libby Perl, and Katie Jones. "Overview of Federal Housing Assistance Programs and Policy," Updated March 27, 2019. Accessed December 16, 2019.

<https://crsreports.congress.gov/product/pdf/RL/RL34591>

³ See the appendix for further details on data extraction.

⁴ Teefy, Jennifer. "Tracking Federal Awards: USAspending.Gov and Other Data Sources." Updated November 29, 2019. Accessed December 16, 2019. <https://fas.org/sgp/crs/misc/R44027.pdf>

⁵ "Housing and Public Utilities | Benefits.Gov." Accessed December 16, 2019.

<https://www.benefits.gov/categories/Housing%20and%20Public%20Utilities>

⁶ Center on Budget and Policy Priorities. "Federal Rental Assistance Fact Sheets," May 8, 2019.

<https://www.cbpp.org/research/housing/federal-rental-assistance-fact-sheets>

⁷ McCarty, Perl, and Jones, "Overview of Federal Housing Assistance Programs and Policy."

⁸ Negative values occurred when funding agencies decreased the value of previous obligations in order to correct errors or adjust for changes in the scope of a project. For details, see [Analyst's Guide to Federal Spending Data](#) (pdf), pages 3 and 8.

⁹ Griswold, Tabor, John Packham, Laima Etchegoyhen, Victoria Young, and Jordan Friend. Nevada Rural and Frontier Health Data Book. 9th ed. (University of Nevada, Reno School of Medicine Office of Statewide Initiatives, 2019), 2.

Appendix: Further Details on Data Extraction

1. Obtaining all grant, loan, and direct payment data from USAspending.gov
 - a. The USAspending.gov database, on the “advanced search” page, was filtered for results matching the following criteria:
 - i. Time Period: FY 2019
 1. Note that, according to the [documentation for USAspending.gov](#), the data for the fourth quarter of FY 2019 (ending September 30, 2019) should have all been loaded to USAspending.gov by November 15, 2019. However, there were numerous entries for FY 2019 spending loaded after this date, according to the last_modified_date field in the exported dataset. This indicates that the exported data may not be fully complete as of the time of this analysis and that further modifications to the FY 2019 data could still occur. Data modified on or before December 11, 2019, were included in the analysis.
 - ii. Award Type: Grants, Loans, Direct Payments. Direct payments were included to record, e.g., Section 8 housing.
 - iii. Recipient Location: Country: UNITED STATES; State: Nevada
 - b. Download the data
 - i. Transaction level data were downloaded. These data were used instead of award-level data in an attempt to isolate the spending specific to FY 2019 instead of misattributing multi-year awards to a single fiscal year. According to the documentation and support entries for USAspending.gov:
 1. (1) “transactions might include the addition or continuation of funding, changes to the requirements for completion of the award ... or other changes to the award details”;
 2. (2) “the Contract download is providing the full amount of the contract, regardless of the FY selected. The Transaction download is providing the amounts for the specific FY selected” (presumably this applies to grants/loans as well); and
 3. (3) “a record doesn’t necessarily represent a single contract; rather, one record represents one action taken on a contract. If a contract is represented by a single record...you can look at that record to determine its current value. ... If a contract is represented by several records (that is, if it has modifications), you’ll need the total action obligations for the original contract plus all the modifications to determine the current value. Finally, it’s worth noting that if all initially obligated money isn’t used, the last modification will display a negative amount.”
 - ii. All data columns were selected for downloading
 - iii. The downloaded zip file is available [here](#).
 1. The .zip directory contains both prime awards and sub-awards. Prime awards were used in the analysis. The sub-award file was not used.

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2. Programmatically search the data for relevant entries.
 - a. The “cfda_title” and “award_description” fields of the downloaded data were searched for relevant terms. The R programming language was used to perform the search (and most of the analysis). The **str_detect()** function from the **stringr** package was used to conduct the search.
 - i. Search terms were obtained in three ways:
 1. An initial sample of terms (and partial terms) clearly related to housing was included (such as “hous,” “home,” and “rental”).
 2. The [Housing and Public Utilities](#) section of benefits.gov was consulted in order to develop keywords for the search. Terms such as “mortgage,” “energy,” and “weatherization” were added.
 3. The CRS report “[Overview of Federal Housing Assistance Programs and Policy](#)” was consulted to identify specific programs that would not be captured by the targeted search.
 4. The final selection of search terms was: “hous”, “home”, “mortgage”, “energy”, “weatheriz”, “architect”, “neighbor”, “apartment”, “community development”, “continuum of care”, “section 8”, “section 202”, “section 811”, “section 236”, “section 221”, “section 515”, “section 538”, “section 521”, “emergency solution grant”, “esg”, “coc”, “RHS”, “hopwa”, “nahasda”, “section 502”, “section 504”, “below market interest rate”, “bmir”, “lihtc”, “capital magnet fund”, “fhlb.”
 3. Manually screen the results for relevance.

Many of the search terms, such as “energy,” are broad and not housing specific. Thus, it was necessary to manually check the results returned by the programmatic search for relevance.

